

Dispute Process



Purpose of lodging a Dispute

If you have escalated your complaints through the relevant channels in business and are still unsatisfied with the outcome or if you feel that the Scheme has not abided by its Rules, then you may refer a dispute.

Applying to the Disputes Committee for review of a decision made by Discovery Health

This letter tells you more about the Disputes Committee and how to apply for a review of the Discovery Health Medical Scheme's decision. The form must be completed as comprehensively as possible. Please include all the necessary information that the committee will need to know about your case, so that we can determine if it meets the requirements for a review by the Disputes Committee.

A panel of independent experts forms the Disputes Committee

The Disputes Committee's purpose, in terms of the Discovery Health Medical Scheme rules, is to make consistent and fair decisions, carefully considering the Scheme Rules and the needs of all stakeholders, in reviewing complaints or objections received from members of the Discovery Health Medical Scheme. The Disputes Committee consists of independent legal and medical professionals. They are not employed by the Discovery Health Medical Scheme, but are remunerated for their time and input in objectively reviewing cases and reaching a final decision.

How it works when the Disputes Committee reviews cases

The review is similar to a legal arbitration, however, meetings are conducted in an informal setting. You will be given the first opportunity to set out the details of your case before the Disputes Committee. A representative of the Discovery Health Medical Scheme will then have an opportunity to respond, setting out the applicable Discovery Health Medical Scheme Rules. The Disputes Committee will usually make their decision known the same evening, after a short deliberation session to consider all the facts. They will also send you and the Discovery Health Medical Scheme a written copy of their decision in the weeks following the meeting. The decision of the Disputes Committee is final and binding on both parties. However, if either party is not completely satisfied with the outcome of the review, an appeal can be lodged with the Council for Medical Schemes within 90 days of the decision date.

Application and preparation for review

Prior to a dispute hearing being scheduled, the dispute will be investigated and an outcome of the investigation will be forwarded to you. If you are not satisfied with the outcome of the investigation finding, you may then request a date for a hearing to be scheduled. You will then be given a date, time and venue of the dispute hearing. Please complete the form we have included and send it to Discovery Health for a full investigation.

Costs and where meetings take place

The Discovery Health Medical Scheme will cover the costs of the review meeting and the remuneration of the committee members. You can either represent yourself, or obtain legal, medical and other representation. You need to pay the cost of such representation, travelling costs and any related costs you may incur yourself.

The meetings usually take place on Thursday evenings at Discovery Health's office at 155 West Street, Sandton.

Meetings are held in English and, if necessary, you may have an interpreter present. You will also be responsible for any costs that this may attract. If you or your representative cannot attend the committee's meeting in Sandton personally, you can request a telephonic conference.

If you have any questions, please contact the Dispute department: MYDISPUTE@discovery.co.za
